Housing

ADULT FAMILY LIVING

Program Description:

Adult Family Living is an adult foster care program that matches one or two adults who require room, board and personal care services with approved host families or individuals. In exchange for a monthly allowance, the host family provides 24 hour supervision when needed and assistance with activities of daily living, housekeeping, shopping and meals. As a result, participants can enjoy the benefits of living in a home setting for as long as possible. Participants are required to contribute financially towards at least part of the room, board and services they receive.

Adult Family Living:

- offers a choice for individuals who require supportive services and would like to live in the community in a family setting. These individuals may currently lack adequate housing, be unable to reside with their own families, or reach a point where managing personal limitations independently is no longer possible
- provides respite care for caregivers
- provides another potentially less costly option along the continuum of long-term care.

A nurse and program coordinator work as a team to introduce and match participants with host families. Once a match is made, support is provided for as long as the match remains intact.

☑ Eligibility Requirements:

Participants are adults who are challenged by difficulties related to aging, mental retardation or physical disability, who are unable to live independently and require room, board and supervision of personal care activities. Participants must demonstrate difficulties in at least one of the following areas:

- meal planning and preparation, housekeeping, laundry and management of personal finances
- taking medication in proper doses at proper times (to an extent which prevents independent living in the community)
- social and personal adjustment (most often as a result of mental retardation or acquired brain injury)

Adult Family Living services all of Connecticut's towns and cities.

For More Information Contact:

Sage Services of Connecticut, Inc. 703 Whitney Avenue New Haven, CT 06511 Phone: (203) 777-7401

Fax: (203) 773-8137

e-mail: sage.services@snet.net

Erica Michalowski State of Connecticut Department of Social Services Elderly Services Division 25 Sigourney Street Hartford, CT 06106

Phone: (860) 424-5233 Fax: (860) 424-4966

APARTMENT CONVERSION FOR THE ELDERLY (ACE)

Program Description:

The Connecticut Housing Finance Authority (CHFA) offers the Apartment Conversion for the Elderly program to elderly homeowners to enable them to convert space in their single family homes into an accessory apartment or build an addition to the home for that purpose. The loan finances the construction of the apartment or addition. Rent covered provides additional income to elderly homeowners who wish to remain in their current homes.

☑ Eligibility Requirements:

The homeowner must be at least 62 years of age and his/her residence must be a single-family home. The loan amount may not exceed 80% of the appraised value of the home. The maximum amount of financing is \$80,000.

For More Information Contact:

Connecticut Housing Finance Authority Single Family Underwriting 999 West Street Rocky Hill, CT 06231

Phone: (860) 571-3502 Fax: (860) 257-7955

ASSISTED LIVING SERVICES

Program Description:

Managed residential communities provide residents with supportive services through an entity that is licensed by the Connecticut Department of Public Health, as an Assisted-Living Services Agency (ALSA). The managed residential community may be the licensee or it may provide services through a contract with a licensed assisted living provider.

The managed residential community is responsible for providing core services that include: meals, laundry, transportation, housekeeping, 24 hour security, maintenance and recreational activities. It also must employ a resident services coordinator and supply emergency call systems and onsite washers and dryers.

The ALSA is responsible for providing assisted living services and ensuring that the required core services are provided by the managed residential community. The ALSA provides assistance with daily activities, including nursing services and medication supervision. Staff members are available 24 hours a day to meet resident's needs. Service plans are developed and tailored to the needs of each resident. It is important to note that the ALSA license pertains to the provision of services in a managed residential community; it does not pertain to the community itself.

☑ Eligibility Requirements:

Contact specific communities for information concerning eligibility requirements.

For More Information Contact:

A list of licensed ALSAs can be obtained by calling the Department of Public Health at (860) 509-7400.

The Department of Social Services, Elderly Services Division also maintains a list of these communities. Contact Robin Tofil at (860) 424-5284 for more information.

CONGREGATE HOUSING FOR THE ELDERLY

Program Description:

Congregate housing offers frail elders housing and supportive services necessary to maintain a quasi-independent lifestyle. This concept permits a wide variety of physical and service arrangements. Typically, residents have private living quarters and dine communally in a central dining area.

In State financed congregate housing, you will find a residential environment consisting of independent living assisted by congregate meals, housekeeping and personal services, for persons sixty-two years old or older. This housing is intended for those who have temporary or periodic difficulties with one or more essential activities of daily living, such as feeding, bathing, grooming, dressing or transferring.

Support services may vary in individual facilities. However, in the State financed facilities, you will find:

- 1) Individual apartment accommodations without shared kitchen or bath facilities.
- 2) One main meal a day in the facility's main dining area.
- 3) Housekeeping services as required.
- 4) Personal care services to assist in the delivery of services for daily living activities.
- 5) A 24 hour emergency security.

Transportation and socio-recreational services may also be provided. Since congregate housing is not licensed, staff may not dispense medication or provide nursing services. All units are wired with emergency call systems.

☑ Eligibility Requirements:

For publicly sponsored congregate housing facilities, residents must:

- 1) be 62 years of age or older
- 2) meet established criteria or local selection committee, including but not limited to:
 - physical and functional assessment of frailty
 - housing conditions and living arrangements
 - daily living needs
- 3) meet income limits for admission

For More Information Contact:

Department of Economic & Community Development 505 Hudson Street Hartford, CT 06106-7106 Phone: (860) 270-8171

CONGREGATE HOUSING SERVICES PROGRAM (CHSP)

PROGRAM DESCRIPTION:

The Congregate Housing Services Program (CHSP) is designed to provide meals and services to the frail elderly, persons with disabilities and temporarily disabled persons at congregate housing facilities. The purpose of the program is to: prevent unnecessary institutionalization; improve management's capacity to assess service needs of residents; coordinate provision of supportive services to meet the needs of eligible residents; and ensure long-term provision of such services.

The program requires that a Resident Services Coordinator (RSC) is hired to provide site to site monitoring. The RSC ensures that appropriate service plans are developed and implemented for eligible residents at such sites.

☑ Eligibility Requirements:

For publicly sponsored congregate housing facilities, residents must:

- 1) be 62 years of age or older
- 2) meet established criteria or local selection committee, including but not limited to:
 - physical and functional assessment of frailty
 - housing conditions and living arrangements
 - daily living needs
- 3) meet income guidelines for admission

For More Information Contact:

Department of Social Services Elderly Services Division 25 Sigourney Street Hartford, CT 06106 Phone: (800) 443-9946

CONNECTICUT DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

Program Description:

Elders are encouraged to request a copy of the Department's program booklet which provides a complete list of offerings. Information on State rental housing and congregate housing is located elsewhere in this manual (See Congregate Housing for the Elderly and Rental Housing for Elderly Persons). Several examples of other Departmental programs are described below:

- The Septic System Repair Loan Program offers low interest loans from \$1,000 1. up to a maximum of \$10,000 for the repair, replacement, and enlargement of existing septic tank systems for persons who have (a) been refused a loan for that purpose from at least one lending institution, and (b) had the septic system declared a nuisance by the local Health Department. The loan can be deferred for up to 30 years for an older or disabled person.
- The Senior Citizen Emergency Repair Program provides low interest loans from \$1,000 to \$10,000 and a 30 year deferral for seniors who need emergency repairs to permit continued occupancy. Applicants must be at least 62 years old and meet the income eligibility requirements for the tax credit program.

☑ Eligibility Requirements:

Eligibility varies from program to program. Contact the Community Renewal Team to obtain information on the eligibility criteria for individual programs.

For More Information Contact:

Community Renewal Team 555 Windsor Street Hartford, CT 06106

Toll Free: (877) 254-6601

CONTINUING CARE COMMUNITIES/RETIREMENT COMMUNITIES (CCRC's)

Program Description:

Continuing Care Retirement Communities (CCRCs) provide residents, through contractual agreements, lifetime shelter and a wide variety of services, including long-term health services. Each resident pays a substantial entrance fee and monthly fees in exchange for a living unit and services. Entrance fees and monthly service fees vary significantly by community and can be considered costly. The amount of long term care included in the contract, the type of living unit chosen and whether one person or a couple occupies the unit can also have an effect on costs. Communities have different policies regarding the availability and terms of entrance fee refunds. Various levels of care such as independent living, assistance with daily activities and nursing home care are typically provided on CCRC campuses. As their needs change, residents are usually able to move from one level of care to another without leaving the community. If a CCRC does not have a health center on campus, it will often have an arrangement with a nearby healthcare facility to admit its residents on a priority basis.

CCRCs are not licensed by the state. Specific components of each CCRC's health care package such as skilled nursing and assisted living services are licensed as health services. A CCRC is not allowed to offer or enter into a continuing care contract unless it is registered with the Department of Social Services and meets certain disclosure requirements. The continuing care contract is a legal agreement between the resident and CCRC that specifies the rights and obligations of both parties. Potential residents should obtain professional advice before signing this agreement.

☑ Eligibility Requirements:

Eligibility requirements vary from community to community. Individuals must contact each facility for specific eligibility requirements.

For More Information:

Contact Individual providers or, for general information:

Connecticut Department of Social Services Elderly Services Division 25 Sigourney Street Hartford, CT 06106 Phone: (860) 424-5098 or (800) 443-9946

CORPORATION FOR INDEPENDENT LIVING (CIL) ACCESSIBILITY SERVICES

A UNIQUE HOME REMODELING SERVICE

Program Description:

The main purpose of the Corporation for Independent Living is to provide solutions for individuals who have special housing needs. For the last 17 years, the Corporation has worked to empower individuals to live independently in community settings by developing decent, safe and affordable barrier-free housing.

CIL Accessibility Services is a new service, building on CIL's strengths in housing modification. After an initial visit, CIL staff will prepare a remodeling proposal to be discussed with the homeowner on subsequent visits. At the same time, financial screening and options will be discussed. CIL will develop detailed design drawings and enter into a construction contract with the homeowner. With CIL Accessibility Services' one stop process, renovations will be cost efficient, accurate and consistently in line with the homeowner's wishes.

CIL's products include community housing for people with developmental disabilities, accessible homes for people with physical disabilities, affordable multifamily housing and newly renovated homes for low income first time homebuyers. CIL is fully capable of undertaking housing development as the general contractor, financial packaging, assisting with home inspections, and performing capital improvements.

For More Information:

Corporation for Independent Living 30 Jordan Lane Wethersfield, CT 06109 Phone: (860) 563-6011

Fax: (860) 563-2562

see also **Loans for Accessibility** and **Grants for Accessibility** in the *Housing* section of this Manual.

FEDERALLY SUBSIDIZED HOUSING FOR THE ELDERLY

Program Description:

Federal rental assistance for qualifying elderly residents is made in two ways: through Public Housing and Section 8 rent subsidy. Generally, tenants pay 30% of their adjusted annual income for rent. Housing authorities in larger towns and cities operate low rent public housing. Some housing authorities also have Section 8 vouchers, to subsidize the rent of qualifying persons in privately owned housing. Interested persons should call the public housing authority of the city or town in which they live. Housing Authority phone numbers can be found in the blue pages of the telephone book.

☑ Eligibility Requirements:

The main qualification for rent subsidy for the elderly is that the tenant be age 62 or over, and that his or her income be under 50% of the area median income. The housing authority should have this information, and it is also available in the booklet mentioned below. There can be long waiting lists at some facilities and immediate vacancies at others. It is best to call the housing authority or on-site property managers directly to check.

For More Information Contact:

Your local housing authority or on-site property manager or

U.S. Department of Housing & Urban Development (HUD) Asset Management Division 330 Main Street Hartford, CT 06106-1860 Phone: (860) 240-4800 ext. 3002

Ask for the booklet "Looking for Affordable Housing in Connecticut."

GRANTS FOR ACCESSIBILITY

Program Description:

Grants for Accessibility, a program administered by Corporation for Independent Living, is a statewide grant program designed to enable people to modify their existing housing. Grants are given to eligible families and individuals make those modifications required to improve accessibility of a residential dwelling by a person with a physical disability.

Grant amounts range from \$1,000 to \$20,000 with an initial full lien against your home. Total lien amounts are reduced automatically by 10% annually. A the end of the tenth year, the grant is forgiven in full and the lien removed from your land records. Any item deemed necessary to improve the home's accessibility is an eligible item. Here is a partial list of the possible modifications which can be covered:

- ramps
- tactile identification features
- visual door signals and alarms
- three foot doors
- lever handles on doors
- call-for-aid systems
- handrails on corridors
- kick plates on doors
- lowered peepholes
- wall corner protection guards
- carpeting
- adjusted electrical outlets/switches
- knee space under sinks
- grab bars around toilets
- roll-in showers

☑ Eligibility Requirements:

You are eligible for this program if your total household income is at or below 80% of the median income set by the Department of Housing and Urban Development (HUD) and:

- you have a physical disability and you own your own home, or
- you are the parent of a child who is physically disabled and you own your home, or
- you are a tenant and you have the landlord's written consent to make accessible renovations.

If you think you may be eligible, but are not sure, call Corporation for Independent Living anyway. This program is not only open to people in wheelchairs. You may be eligible depending on your income, if you are deaf or hearing impaired, blind or visually impaired, if you have multiple sclerosis, cerebral palsy, traumatic brain injury, or any other physical disability. Call with questions regarding your eligibility.

For More Information Contact:

Corporation for Independent Living 30 Jordan Lane Wethersfield, CT 06109 Phone: (860) 563-6011

Fax: (860) 563-2562

see also CIL Accessibility Services and Loans for Accessibility in the Housing section of this Manual

HOME SHARE PROGRAMS

Program Description:

The Department of Social Services funds three programs which provide Home Share options for seniors in Connecticut. Home Sharing is an arrangement between two parties in which one shares his or her home with another in exchange for a financial contribution to household expenses, services, companionship or some combination. After a person interested in home sharing contacts the program, a staff member will interview him/her, screen and check references, identify home sharers with complementary needs, introduce individuals found to be compatible, assist with the development of a home sharing agreement, offer follow up counseling if a match is made, and refer the person to other appropriate services when needed. Potential home providers will also be visited in their homes by staff.

☑ Eligibility Requirements:

One person in each match must be age 60 or older. Home share programs work to match single adults who are having difficulty maintaining their homes because of financial, social or physical needs with other adults who need decent, affordable housing and/or do not want to live alone.

For More Information Contact:

Hartford

Project Home Share
Town of Newington Senior
and Disabled Center
120 Cedar Street
Newington, CT 06111
Phone: (860) 594-4197

Fax: (860) 667-5835

Project Home Share Manchester Office 60 Bidwell Street Manchester, CT 06040 Phone: (860) 647-7010 or

(860) 649-5940 Fax: (860) 647-7010

New Haven

Sage Home Share
Sage Services of
Connecticut, Inc.
703 Whitney Avenue
New Haven, CT 06511
Phone: (203) 777-7401

Fax: (203) 773-8137

New London

Program Home Share United Community and Family Service, Inc. Norwich, CT 06360 Phone: (860) 892-7042

Ext. 413 Fax: (860) 886-6124

LOANS FOR ACCESSIBILITY

Program Description:

Loans for Accessibility, a program administered by the Corporation for Independent Living, is a statewide low-interest loan program designed for low to moderate income individuals to modify their existing housing. Below market interest rate loans are provided to eligible families and individuals who wish to make those modifications required to improve the accessibility of a residential dwelling by a person with a physical disability.

Loan amounts range from \$1,000 to \$20,000 at an annual interest rate of up to 7% repayable over a maximum term of 30 years. Any item deemed necessary to improve the home's accessibility is an eligible item. Here is a partial list of the possible modifications which can be financed:

- ramps
- tactile identification features
- visual door signals and alarms
- three foot doors
- lever handles on doors
- call-for-aid systems
- handrails on corridors
- kick plates on doors
- lowered peepholes
- wall corner protection guards
- carpeting
- adjusted electrical outlets/switches
- knee space under sinks
- grab bars around toilets
- roll-in showers

Loans for Accessibility is financed with funds made available through the Connecticut Department of Economic and Community Development.

☑ Eligibility Requirements:

You are eligible for this program if your total household income is at or below 150% of the median income set by the Department of Housing and Urban Development (HUD) and:

- you have a physical disability and you own your own home, or
- you are the parent of a child who is physically disabled and you own your home, or

• you are the landlord of a person with a physical disability whose total household income is at or below 100% of the median set by HUD.

If you think you may be eligible, but are not sure, call the Corporation for Independent Living anyway. This program is not only open to people in wheelchairs. You may be eligible depending on your income, if you are deaf or hearing impaired, blind or visually impaired, if you have multiple sclerosis, cerebral palsy, traumatic brain injury, or any other physical disability. Call with questions regarding your eligibility.

For More Information Contact:

Corporation for Independent Living 30 Jordan Lane Wethersfield, CT 06109 Phone: (860) 563-6011

Fax: (860) 563-2562

see also CIL Accessibility Services and Grants for Accessibility in the Housing section of this Manual

PROPERTY TAX RELIEF (ELDERLY OWNERS AND RENTERS)

Program Description:

Eligible elderly homeowners receive a credit on a portion of their local property taxes. Renters may also receive direct grants on the assumption that part of their rent goes to cover their landlord's property taxes. In general, the lower a person's income, the larger the rebate s/he can receive.

☑ Eligibility Requirements:

To qualify, applicants must be at least 65 years of age and their income for 2000 cannot exceed \$23,900 if single or \$29,300 if married.

Renters must have resided within the state for at least one year, and certain government aid or subsidies will disqualify a person from the program. Proof of income, rent, and utilities will be required. Filing periods run from February 1 to May 15 for homeowners, and May 15 to September 15 for renters.

For More Information Contact:

The Municipal Tax Assessor for more information.

RENTAL HOUSING FOR ELDERLY PERSONS

Program Description:

Through this program, the Department of Economic and Community Development issues grants and loans to housing authorities, partnerships, municipal developers, and non-profit corporations to develop housing for seniors.

In State financed elderly housing, there are no asset limits. A tenant pays the greater of an established base rent or an approved percentage of her/his adjusted gross income, minus an allowance for utilities.

A state subsidy may be available to very low-income persons residing in state-assisted elderly housing to assure that they pay no more than 30% of their adjusted gross income for rent and utilities.

☑ Eligibility Requirements:

For State financed elderly housing facilities, residents must:

- 1) be 62 years of age or older or certified by the Social Security Board as being totally disabled under the federal Social Security Act or certified by any other federal board or agency as being totally disabled, except persons:
 - currently using illegal drugs
 - currently abusing alcohol and who have a recent history of disuptive or dangerous behavior whose tenancy consitutes a direct threat to the health or safety of another individual
 - with a recent history of disruptive or dangerous behavior whose tenancy would constitute a direct threat to the health and safety of another individual or whose tenancy would result in substantial physical damage to the property of another
- 2) have income which does not exceed established income guidelines

For More Information Contact:

Your Local Public Housing Authority or

Department of Economic and Community Development 505 Hudson Street
Hartford, CT 06106-7106

Phone: (860) 270-8171

REVERSE ANNUITY MORTGAGE PROGRAMS

Program Description:

Reverse Annuity Mortgage (RAM) programs are loans which allow homeowners, who need extra money, to tap the equity in their homes. Unlike regular home-equity loans, there is no need for the borrower to make monthly payments to the lender. Repayment may either be made on a pre-determined date or the date when the homeowner ceases to occupy the home. The lender generally makes monthly payments to the borrower, although lump sum loans and lines of credit can sometimes also be arranged (and the borrower will still not need to make monthly payments).

RAM involves important decisions and can be quite complicated. It is important that homeowners consider their plans carefully and get appropriate advice from an attorney, accountant or other, reliable professional source before making decisions.

In cooperation with the Connecticut Department of Social Services, Elderly Division, the Connecticut Housing Finance Authority [CHFA] has set aside funds to make such RAM loans. Note that borrowers for CHFA's loan must be seventy [70] years or older and at least one borrower must have costs associated with long-term care. "Long -Term Care" describes a wide range of supportive services provided to individuals who have lost some or all capacity to function on their own due to chronic illness, and are expected to require such services for an extended period.

For More Information:

The following are private lenders that also offer reverse mortgages. Contact them directly for their features and eligibility requirements.

American Senior Income Reverse Mortgage Corp. 125 South Wacker Drive, Suite 2090 Chicago, Illinois 60606 Phone: (800) 473-6467 or (312) 201-9897

Amerifirst Mortgage Corp. 420 Columbus Avenue Suite 101 Valhalla, NY 10595 Phone: (914) 747-6000 or (800) 473-6467 Amston Mortgage Co. 711 Middletown Road Colchester, CT 06415 Phone: (860) 365-0000 or (800) 625-8633

AND

1200 Post Road East, Suite 110 Westport, CT 06880 Phone: (203) 226-6018 Agency For Consumer Equity Mortgages, Inc. 925 Westchester Avenue White Plains, NY 10528 Phone: (800) 881-2954

BNY Mortgage Co., Inc. 10 Mason Street Greenwich, CT 06830 Phone: (203) 863-2795 or

(800) 299-3135

Buckingham Financial Services 57 North Street Danbury, CT 06810 Phone: (203) 744-5351 (800) 745-5351

CHFA RAM Loan
(for application)
DSS, Elderly Services
25 Sigourney Street

Hartford, CT 06106 Phone:(860) 424-5283 or (800) 443 9946

<u>Citizens Bank</u> 209 Church Street New Haven, CT 06509 (203) 498-4548

<u>Dime Savings Bank of</u>
<u>Wallingford</u>
95 Barnes Road
Walingford, CT 06492
Phone: (203) 269-8881
(800) 298-8889

Freedom Choice Mortgage 30 East Main Street Avon, CT 06001 Phone: (860) 677-0127

General Motor Acceptance
Corp. (GMAC)
100 Whitmer Road
Horsham, PA 19044
Phone: (215) 682-3040
(888) 737-4622 Toll Free

Hartford Funding Limited

2040 Ocean Avenue Ronkonkoma, NY 11779 Phone: (516) 588-9300 or (800) 669-9300

Home Mortgagee
Corporation
3000 Hempstead Turnpike,
Suite 200
Levittown, NY 11756
Phone: (516) 796-6100 or
(800) 669-8226

Norwest Mortgage 2321 Whitney Ave. Suite A Hamden, CT 06518 Phone: (800) 336-7359

Transamerica Home First 505 Sansome Street San Francisco, CA 94111-3135 Phone:(415) 826-8554 or (800) 538-5569

Webster Bank 609 West Johnson Road Cheshire, CT 06410 Phone: (203) 271-7290 (800) 543-3375

Wendover Funding 725 North Regional Road Greensboro, NC 27409 (800) 605-0467

For general information, contact:

Department of Social Services Elderly Services Division 25 Sigourney Street Hartford, CT 06106 Phone: (860) 424-5283 or

(800) 443-9946